



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
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Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
Lakeview Loan Servicing, LLC

In Re:  
Aretha Blake-Arroyo, Marcelino Arroyo  
Debtors.

Order Filed on August 12, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-25712 RG

Adv. No.:

Hearing Date: 8/3/2022 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 12, 2022**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtors: Aretha Blake-Arroyo, Marcelino Arroyo

Case No: 19-25712 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Denise Carlon appearing, upon a certification of default as to real property located at 4 Pine Street, Hackensack, NJ, 07601, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ryan L. Gentile, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 30, 2022, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2022 through July 2022 for a total post-petition default of \$5,915.00 (3 @ \$2,522.14, less suspense \$1,651.42); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,915.00 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2022, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtors' Chapter 13 plan and Certification of Default is hereby resolved.

In re:

Aretha Blake-Arroyo  
 Marcelino Arroyo  
 Debtors

Case No. 19-25712-RG

Chapter 13

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Aug 12, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
 + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Aretha Blake-Arroyo, Marcelino Arroyo, 4 Pine Street, Hackensack, NJ 07601-3723

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

**Name**                   **Email Address**

Brian C. Nicholas

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

John R. Morton, Jr.

on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rsolarz@kmllawgroup.com

Ryan L. Gentile

District/off: 0312-2

User: admin

Page 2 of 2

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on behalf of Debtor Aretha Blake-Arroyo rlg@lawgmf.com  
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com

Ryan L. Gentile

on behalf of Joint Debtor Marcelino Arroyo rlg@lawgmf.com  
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8